

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-18514-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edwin Camacho, Jr.	Yahaira Camacho
132 Crest Drive	132 Crest Drive
Belleville, NJ 07109	Belleville, NJ 07109

Social Security No.:	
xxx-xx-5339	xxx-xx-4339

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on August 29, 2024 and a confirmation hearing on such Plan has been scheduled for January 9, 2025.

The debtor filed a Modified Plan on January 8, 2025 and a confirmation hearing on the Modified Plan is scheduled for 2/13/2025 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 8, 2025
JAN: mrg

Jeanne Naughton
Clerk

In re:
Edwin Camacho, Jr.
Yahaira Camacho
Debtors

Case No. 24-18514-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 08, 2025

User: admin
Form ID: 186

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edwin Camacho, Jr., Yahaira Camacho, 132 Crest Drive, Belleville, NJ 07109-2830
cr	+ Teachers Federal Credit Union, Greenspoon Marder LLP, c/o Jessica Ann Berry, Esq., 100 West Cypress Creek Rd., Suite 700, Fort Lauderdale, FL 33309-2195
520375463	+ Apex Heart and Vascular Care, 293 Passaic Street, Passaic, NJ 07055-5803
520422110	+ GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730
520451231	+ Kings Anesthesia, C/O Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520375473	+ Kings Anesthesia, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Road, Parsippany, NJ 07054-4603
520375478	+ New Jersey Ortho & Sports Med, 1373 Broad Street Suite 309, Clifton, NJ 07013-4231
520375479	+ Parkway Ambulatory Surgery Center, PO Box 438, Saddle River, NJ 07458-0438
520375485	Teacher's Federal Credit Union, Att: Bankruptcy Department PO Box 9005, Smithtown, NY 11787-9005

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 08 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 08 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520375465	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 08 2025 20:52:59	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520375464	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 08 2025 20:53:34	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520389681	+ Email/PDF: ebn_ais@aisinfo.com	Jan 08 2025 21:04:01	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520375467	Email/Text: bankruptcy@cavps.com	Jan 08 2025 20:48:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Ln, Ste 220, Greenwich, CT 06831-2563
520375466	+ Email/Text: bankruptcy@cavps.com	Jan 08 2025 20:48:00	Cavalry Portfolio Services, 1 American Ln, Greenwich, CT 06831-2563
520387247	+ Email/Text: bankruptcy@cavps.com	Jan 08 2025 20:48:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520383172	Email/Text: mrdiscen@discover.com	Jan 08 2025 20:46:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520375468	Email/Text: mrdiscen@discover.com	Jan 08 2025 20:46:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520375469	Email/Text: mrdiscen@discover.com	Jan 08 2025 20:46:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520375471	Email/Text: bankruptcy@greenskycredit.com	Jan 08 2025 20:47:00	Greensky LLC, Attn: Bankruptcy, 5565 Glenridge

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			Connector, Ste 800, Atlanta, GA 30342-4796
520375470	+ Email/Text: bankruptcy@greenskycredit.com	Jan 08 2025 20:46:00	Greensky LLC, 1797 Northeast Expy NE, Atlanta, GA 30329-2451
520375472	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 08 2025 20:47:00	Internal; Revunue Service, PO Box 7346, Philadelphia, PA 19101-7346
520429011	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 08 2025 20:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520381705	Email/PDF: resurgentbknofications@resurgent.com	Jan 08 2025 20:53:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520375475	Email/Text: camanagement@mtb.com	Jan 08 2025 20:47:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
520375474	Email/Text: camanagement@mtb.com	Jan 08 2025 20:47:00	M & T Bank, PO Box 900, Millsboro, DE 19966-0900
520436939	Email/Text: camanagement@mtb.com	Jan 08 2025 20:47:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520427522	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 08 2025 20:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520375476	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 08 2025 20:47:00	Midland Credit Mgmt, 320 E Big Beaver Rd, Troy, MI 48083-1271
520375477	Email/Text: bankruptcydpt@mcmcg.com	Jan 08 2025 20:47:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520379098	Email/Text: bnc-quantum@quantum3group.com	Jan 08 2025 20:47:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520375481	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 08 2025 20:53:04	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520375480	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 08 2025 21:04:30	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
520447833	Email/Text: bncmail@w-legal.com	Jan 08 2025 20:47:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520375482	Email/Text: bncmail@w-legal.com	Jan 08 2025 20:47:00	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
520375483	Email/Text: bncmail@w-legal.com	Jan 08 2025 20:47:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
520375484	Email/Text: Bankruptcy@teachersfcu.org	Jan 08 2025 20:47:00	Teacher's Federal Credit Union, 102 Motor Pkwy, Hauppauge, NY 11788-5147
520375486	Email/Text: bnc-thebureaus@quantum3group.com	Jan 08 2025 20:47:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
520394680	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 08 2025 21:04:17	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520427592	Email/Text: EDBKNotices@ecmc.org	Jan 08 2025 20:46:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica Ann Berry	on behalf of Creditor Teachers Federal Credit Union bankruptcy@gmlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Timothy P. Kane	on behalf of Joint Debtor Yahaira Camacho bankruptcy@abdykane.com
Timothy P. Kane	on behalf of Debtor Edwin Camacho Jr. bankruptcy@abdykane.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6